



2026 Passive Open Enrollment FAQs

Know More. Choose Better. Live Well.

1. When is Open Enrollment?

Open Enrollment starts November 4, 2025 and ends November 19, 2025. Any changes made will take effective on January 1, 2026.

2. Do I have to go online to enroll if I want to keep my current plan?

No, you only need to go online if you wish to make changes to your health coverage or re-enroll into Flexible Spending Account and/or Dependent Care Account.

3. If I was enrolled in the Healthcare FSA and Dependent Care FSA is 2025, do I need to re-enroll for 2026.

Yes, these benefits require that you take action and re-enroll. If you do not re-enroll, your benefit will not rollover from 2025.

As a reminder, the 2026 annual limit for the Healthcare FSA has increased to \$3,400.

4. Where can I find information about the plans?

Details on these and all other benefits can be found on our HRS Portal NBOEHRS.com.

5. Who is the medical, prescription, dental, and vision carrier?

Aetna is the medical carrier.

6. Who is the prescription carrier?

Express Scripts is the prescription carrier.

7. Who is eligible to enroll in which plans?

All employees hired or rehired on or after July 1, 2020, can ONLY elect the NJ Educators Plan (NJEP) or Garden State Health Plan.

Employees hired prior to July 1, 2020, have the option to enroll in the NJEP, GSHP option; or one of NBOE's Legacy medical plans and prescription drug plans.

Please note: Anyone enrolled in the NJEP or GSHP will automatically be bundled into the corresponding Rx Plan.

8. Where can I make my open enrollment elections?

NBOE's online enrollment portal is located at NBOEbenefits.com. You will sign in using your school credentials and password. You can also download the Benefitexpressway via App Store or Google Play. Enter your school email address/username on the standard login page, and upon clicking "Next," will be taken to the SSO log in, and input the same credentials you use on NBOEbenefits.com. To complete your enrollment process, navigate to the hamburger menu in

the upper left-hand navigation and select “Access Website”. Your enrollment process is not complete until you hit the big blue “Finish Enrollment” button at the bottom of the summary page. Click [here](#) for detailed directions.

9. What is the NJ Educators Plan (NJEP)?

In July 2020, the State of New Jersey passed legislation (known as Chapter 44) that mandated that NJ schools, including the Newark Board of Education (NBOE), must offer a new cost-effective medical and prescription drug plan to its eligible employees as of January 1, 2021. The new plan is called the NJ Educators Plan (NJEP).

10. I was hired prior to July 2020, and currently enrolled in the one of the legacy plans. If I enroll in the NJ Educators Plan (NJEP) this year and I am not happy with the plan, can I switch back to the Legacy Plan?

Yes, but you will be required to stay enrolled in the plan until the next Open Enrollment, schedule for next spring 2026, unless you have a Qualifying Life Event (QLE), such as marriage, birth, divorce, etc. If you have questions regarding a possible QLE, please contact NBOE HR/Benefit Services at benefits@NPS.K12.NJ.US or visit <https://nboehrs.com/eligibility/#qualifying-event>.

11. What is the NBOE Garden State Health Plan (GSHP)?

The State of New Jersey passed legislation (known as Chapter 44) mandating NJ schools, including the Newark Board of Education (NBOE), must offer another cost-effective medical and prescription drug plans to its eligible employees. The first plan offering was the NBOE NJ Educators Plan which was made available as of January 1, 2021. As of July 1, 2022, NBOE will be offering the second option, call the Garden State Health Plan (GSHP). The GSHP will have the same plan design as the NJ Educators Plan. However, the Garden State Plan will have coverage limited to **NJ providers and hospitals only**. For **in-network doctor and hospitals claims, employees must utilize the services of Aetna’s Whole Health designated providers not the Choice POSII network**. It is important to note that the GSHP only provides in or out of network coverage for NJ doctors and hospitals. If you seek care outside of New Jersey, there is no coverage except for true emergencies.

12. If I enroll in the Garden State Health Plan this year and I am not happy with the plan, can I switch to another plan during this year?

No. You will be required to stay enrolled in the plan until the next Open Enrollment, schedule for next spring 2026, unless you have a Qualifying Life Event (QLE), such as marriage, birth, divorce, etc. If you have questions regarding a possible QLE, please contact NBOE HR/Benefit Services at benefits@NPS.K12.NJ.US or visit <https://nboehrs.com/eligibility/#qualifying-event>.

13. If I select the Garden State Health option, can I enroll in just the medical plan or just the prescription drug plan?

No, if you enroll in the GSHP, you must select both the medical plan and prescription drug plan. If you are electing coverage that includes your family members, everyone will be enrolled in this plan.

14. Is the Garden State Rx plan different from the NJ Educators Rx plan?

No, the Garden State Rx Plan is identical to the NJ Educators Rx Plan.

15. Is the Garden State Rx Plan Network of Pharmacies the same as the NJ Educators Rx Plan?

Yes, the Garden State Rx Plan will continue to have access to the same pharmacies as the NJ Educators Rx Plan.

16. What is the name of the Express Scripts prescription formulary plan for the NJEHP and GSHP?

The name of the Express Scripts Formulary Plan is National Preferred Formulary.

17. What is the name of the Formulary Plan used with Legacy Prescription Plan (\$0/\$20) with Express Scripts?

The name of the Formulary Plan used with Legacy Prescription Plan (\$0/\$20) with Express Scripts is National Preferred Formulary

18. What is the name of the Aetna Network for the Garden State Health Plan option? Will I have to change my network doctor and/or hospital?

For in-network designated NJ providers and hospitals, you will use Aetna's Whole Health Network (New Jersey Network only). If outside New Jersey, only emergency care will be covered (prudent person definition of a true emergency). You can visit Aetna's online Health Care Provider Directory (DocFind) to verify if your doctors are in the Aetna Whole Health Network. In addition, please see the attached Aetna flyers regarding participating Aetna Whole Health Hospitals, DocFind and a comprehensive benefit summary. These instructions are posted on the HRS Portal NBOEHRS.com.

19. If I enroll in the GSHP option and choose to see a non-Whole Health (non-participating) doctor or facility, will I have more out-of-pocket expenses?

The benefits for non-NJ Whole Health designated providers and hospitals will be considered out-of-network. If you use a **NJ only Choice POSII Network provider or hospital**, the benefits will be paid on an out-of-network basis with no balance billing. However, **NJ only non-participating network providers (out-of-network doctors and hospitals that do not have an agreement with Aetna)**, do not have to accept Aetna's payment for your

service. As a reminder, the out-of-network reimbursement is at 200% of the Medicare allowance. Even after you meet your out-of-pocket maximum (deductible, coinsurance), the provider can balance bill you if the Aetna payment is less than their expected level of reimbursement.

20. If I enroll in the NJEP option and I choose to see an out-of-network (non-participating) doctor or facility, will I have more out-of-pocket expenses?

It is highly likely. Out-of-network providers do not have a contract with Aetna, so they do not have to accept Aetna's payment for your service. Even after you meet your out-of-pocket maximum (deductible, coinsurance), the provider can balance bill you if the Aetna payment is less than their expected level of reimbursement.

If you are considering the NJEP, it is suggested that you utilize in-network providers. Aetna has a large national network and utilizing it will limit your out-of-pocket expenses. The NJEP's in-network benefits are comparable to the in-network benefits under the current \$10/\$15 Choice POS II Plan.

21. I would like to use NBOE Wellness programs (Maven, FitOn Health, Noom, and Healthy Actions), but I don't have medical coverage with the district, can I participate?

No. To be eligible for these Wellness programs you must be enrolled in one of the NBOE medical plans. During Open Enrollment you can elect to enroll onto medical coverage, and you can participate starting on January 1, 2026.

Have additional questions?

- Aetna Medical Member Services dedicated NBOE number at (855) 223-8791
- Express Scripts dedicated NBOE Customer Service number at 1-844-424-8882;
- Human Resource Services (HRS) – Benefit Services at (973) 733-7336, Email: benefits@nps.k12.nj.us
- Resources: HRS Portal [NBOEHRS.com](https://nboehrs.com)